

# Benefits

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Elected Officials

## Health and Welfare

The City provides an annual allotment of \$14,836 (\$618.17 biweekly) for the Mayor, Councilmembers and City Attorney to use toward the purchase of benefits available under the City’s IRS Section 125 Cafeteria Benefits Plan (Flex Plan).

From this allotment the annual allotment is available to pay for health coverage for the elected officials and their dependents, dental/vision coverage for themselves and their dependents, set aside funds in a flexible spending account (FSA) for reimbursement of eligible health or dependent care expenses, or place it in a taxable cash option.

### HEALTH PLANS AND RETIREE HEALTH

The City currently offers the Kaiser and Aetna HMO plans and the Aetna OAMC PPO plan to its active employees and their dependents through its Flex Plan. Health coverage is effective on your date of hire. Individuals retiring from the City may choose to continue participating in the City’s health plans at their own cost.

### DENTAL INSURANCE

The City currently offers the Aetna Dental DMO (pre-paid) and Aetna Dental PPO Plans. Coverage is effective on your date of hire.

### VISION INSURANCE

The City currently offers the MES Vision plan. Coverage is effective on your date of hire.

### FLEXIBLE SPENDING ACCOUNTS (FSAs)

The City offers both health and dependent/child care FSAs. FSAs may be funded by your Flex Plan allotment and/or payroll deductions. The maximum annual payroll deduction Health FSA is \$5,000. Dependent/Child Care FSAs are limited to \$5,000 from all sources.

### LIFE INSURANCE

The City provides a \$50,000 Group Term Life and Accidental Death and Dismemberment policy. In addition to the basic life insurance provided by the City, employees may purchase Optional coverage in multiples of \$10,000, up to a maximum of \$550,000 or four times their annual salary, whichever is less. Coverage for your spouse or same sex domestic partner is available in \$10,000 increments up to the lesser of \$100,000 and 50% of your coverage, as long as you purchase Optional coverage for yourself.

### SHORT/LONG-TERM DISABILITY (STD/LTD) INSURANCE

The City provides employees with Short Term and Long Term Disability insurance. If you are disabled according to the policy’s definition of disability, you may be eligible to receive a benefit based upon 60% of your basic earnings up to a maximum of \$1,732 per week. Benefits would begin after an “Elimination Period” of 30 days for an accident or sickness and would be paid for as long as you continue to meet the policy’s definition of disability. STD benefits are payable for up to nine weeks. After nine weeks, coverage transitions to LTD. LTD benefit is 60% of your monthly earnings to a maximum of \$7,500 per month. LTD benefits duration is based on your age when the disability occurs up to age 65 but not less than five years.

## Retirement

### BASIC RETIREMENT

The City contracts with CalPERS for the provisions of its retirement benefits.

Tier 1 Retirement	Local Miscellaneous 3% @ 60	Employee Deduction: 8%
Tier 2 Retirement *	Local Miscellaneous 2% @ 60	Employee Deduction: 7%
* Employees hired on are after 04/22/2011		

Employees may retire when they reach 50 years of age with five years of CalPERS service credit. Following is a summary of the CalPERS contract provisions:

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| • One Year Final Compensation (Tier 1)   | • Employer Paid Member Contributions Reported as Earnings (Tier 1) |
| • Three Year Final Compensation (Tier 2) | • Military Service Credit as Public Service                        |
| • 1959 Survivor Benefit -Level 4         | • Credit for Unused Sick Leave                                     |
| • Post Retirement Survivor’s Continuance | • Social Security Coverage-No                                      |
| • Retired Death Benefit \$5,000          |  |

### 457 DEFERRED COMPENSATION

The City offers 457 plans through ICMA and Nationwide. These accounts are voluntary and are employee funded.

Other Benefits

AUTOALLOWANCE

Elected officials shall be entitled to car allowance at his/her discretion with the allowance contingent upon evidence of adequate auto insurance.

REDEVELOPMENT AND HOUSING ALLOWANCE

The Mayor and Councilmembers shall receive as compensation for their services \$30 Redevelopment allowance per meeting and \$50 Housing allowance per meeting, to reimburse them for the additional demands and expenses made upon and incurred in performing their official duty of the City.

*Information contained herein is for informational purposes only. If there is conflicting information, the employee’s Memorandum of Understanding and/or Civil Service Rules will prevail.*